

CHAPTER 13 PLANNING ACKNOWLEDGMENT

I, _____, hereby acknowledge that I have reviewed my Chapter 13 plan with my attorney, and the following are the terms being proposed:

The total amount to be paid to the Trustee is estimated to be \$_____. I will pay \$_____ per month for at least ____ months. This amount may change depending on the claims filed, and the total amount I am required to pay will increase if I am required to turn over some or all of my tax refunds.

Any scheduled increases are as follows:

This includes:

1. These vehicles: _____
2. These other secured debts: _____
3. Tax debt of \$_____ Support debt of \$_____ Mortgage arrears of \$_____
4. Other: _____

Mortgages are provided for as follows:

Paid direct to the creditor every month Included in my plan payment N/A

All of my debts are being paid in my Chapter 13 except the following that I am paying direct:

The following vehicle(s): _____

My student loans PAYING IN DEFERMENT N/A

Other:

OTHER TERMS

I understand that my attorneys' fees will be paid in full before my other creditors and if I fail to make my payments and my case is dismissed or converted before those fees are paid, any secured creditors will not have been paid as much as they may have otherwise been paid, which may prevent me from keeping the collateral if my case is dismissed or converted.

I understand my plan payments start with my first paycheck after filing. If the payment is not deducted from my check, I must set it aside and send it to the Trustee.

I must pay the Trustee any non-exempt proceeds I receive from any cause of action.

I will notify my attorneys if I am injured, have the right to sue anyone for any reason, win the lottery, receive an inheritance, or otherwise become entitled to receive any sum of money during my bankruptcy.

I must be signed up for client corner and texting so my attorneys can communicate with me.

I will notify my attorneys if I move, change my phone number or change or lose my job.

I must provide my attorneys copies of my tax returns every year, and will turn over my tax refund to the Trustee unless my attorney specifically informs me in writing that I am not required to do so.

Other:

X X Date:

For Geraci Law: X Date: